# Case 09-24812 Doc 1 Filed 07/08/09 Entered 07/08/09 19:40:08 Desc Main UniteD94410E8tBANRARUSPITOF4COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE <b>Angelica Vazquez</b>	) Chapter <b>7</b> ) Bankruptcy Case N	<b>1</b> 0.
Debtor(s)	)	

	DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet			
PART A.	I - DECLARATION OF PETITIONER  To be completed in all cases.			
informa fee in ir sending underst	I(We) <u>Angelica Vazquez</u> , the undersigned debtor, corporate officer, partner, or member, hereby declare under of perjury that the information I have given my attorney, including correct social security number and the tion provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing installments, and Application for Waiver of the Chapter 7 Filing Fee, is true and correct. I consent to my attorney of the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I and that this DECLARATION must be filed with the Clerk in addition to the petition. I understand that failure to DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.			
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.			
Ø	I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.			
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.			
	I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.			
Signatu	re:s/ Angelica Vazquez			

Angelica Vazquez

(Debtor or Corporate Officer, Partner or Member)

## 

Bass & Associates
3936 E. Fort Lowell Rd, Ste 200
Tucson, AZ 85712-1083

Carson Pirie Scott P.O. Box 17264 Baltimore, MD 21297-1264

Home Depot P.O. Box 689100 Des Moines, IA 50368-9100

Sears P.O. Box 183082 Columbus, OH 43218-3082

Sears Premium Card P.O. Box 183081 Columbus, OH 43218

The Children's Place P.O. Box 689182 Des Moines, IA 50368-9182

U.S. Bank
P.O. Box 790179
St. Louis, MO 63179

XCEED Financial 888 N. Nash Street El Segundo, CA 90245 Case 09-24812 Doc 1 Filed 07/08/09 Entered 07/08/09 19:40:08 Desc Main Document Page 3 of 47

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		Bankruptcy Case Number:
Angelic	a Vazquez	
	VERIFICATIO	ON OF CREDITOR MATRIX
		Number of Creditors:
The abo	` , ,	ne list of creditors is true and correct to the best of my (our)
Dated:	7/8/2009	s/ Angelica Vazquez Angelica Vazquez
		Debtor

B1 (Official F@ 19824812 Doc 1 Filed 07/08/09 Entered 07/08/09 19:40:08 Desc Main United States Bankruptum Centrt Page 4 of 47 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Vazquez, Angelica, All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 1698 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1733 N. Central Park Chicago, IL ZIP CODE ZIP CODE 60647 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets  $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\mathbf{\Lambda}$  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official For	## <del>\$100   100   1   100   1   100   1   100   1   1</del>	9 Entered 07/08/09 19:40:08	Desc Markin B1, Page 2		
Voluntary Petit (This page must	tion Document be completed and filed in every case)	Nane 96 Stofs 47 Angelica Vazquez			
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)		
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the Securi	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
Exhibit A is at	ttached and made a part of this petition.	X \s\James A. Kamide	7/8/2009		
		Signature of Attorney for Debtor(s)  James A. Kamide	Date <b>6191608</b>		
	Ext	hibit C			
	or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public healt	th or safety?		
	Exh	nibit D			
(To be completed by	v every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)			
<b>✓</b> Exhibit D	completed and signed by the debtor is attached and made a part of the	his petition.			
If this is a joint petiti	ion:				
☐ Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.			
	8	ding the Debtor - Venue applicable box)			
Ø	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		nys immediately		
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
		des as a Tenant of Residential Property oplicable boxes.)			
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).				
(Name of landlord that obtained judgment)					
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the		
	Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

B 1 (Official F@ஆக்) ( <b>0'9</b> \$24812 Doc 1 Filed 07/08/09	9 Entered 07/08/09 19:40:08 Desc Mark B1, Page 3		
Voluntary Petition Document	Nanage & of st. 7		
(This page must be completed and filed in every case)	Angelica Vazquez		
Sign	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.		
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only <b>one</b> box.)		
chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X s/ Angelica Vazquez	X Not Applicable		
Signature of Debtor Angelica Vazquez	(Signature of Foreign Representative)		
X Not Applicable			
Signature of Joint Debtor	(Printed Name of Foreign Representative)		
Telephone Number (If not represented by attorney)			
7/8/2009 Date	Date		
Signature of Attorney	Signature of Non-Attorney Petition Preparer		
X \s\James A. Kamide Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined		
James A. Kamide Bar No. 6191608	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been		
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount		
Law Office of James A. Kamide Firm Name	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
8114 W. Grand Avenue River Grove, IL 60171			
Address	Not Applicable		
	Printed Name and title, if any, of Bankruptcy Petition Preparer		
708-453-5100 708-453-5248			
Telephone Number 7/8/2009	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Date			
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership)	X Not Applicable		
I declare under penalty of perjury that the information provided in this petition is true			
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted		
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.		
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.		
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or		
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
Date			

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B 1D (Official Form 1, Exhibit D) (12/08)

#### **UNITED STATES BANKRUPTCY COURT**

## Northern District of Illinois Eastern Division

In re	Angelica Vazquez	Case No.	
	Debtor	- -	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.):

		L2 Doc 1 1, Exh. D) (12/	Filed 07/08/09 Document 08) – Cont.	Entered 07/08/09 19:40:08 Page 8 of 47	Desc Main	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
		Active military	duty in a military con	nbat zone.		
require	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.					
	I certify und	ler penalty of p	perjury that the infor	mation provided above is true and c	orrect.	
Signati	ure of Debtor:	s/ Angelica V Angelica Vaz				
Date:	7/8/2009					

James A. Kamide 6191608 Law Office of James A. Kamide 8114 W. Grand Avenue River Grove, IL 60171

708-453-5100 Attorney for the Petitioner(s)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: Angelica Vazquez Social Security Number: 1698 Case No:

Chapter 7

**Numbered Listing of Creditors** 

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Bass & Associates 3936 E. Fort Lowell Rd,Ste 200 Tucson, AZ 85712-1083	Unsecured Claims	\$ 472.70
2.	Carson Pirie Scott P.O. Box 17264 Baltimore, MD 21297-1264	Unsecured Claims	\$ 472.70
3.	Home Depot P.O. Box 689100 Des Moines, IA 50368-9100	Unsecured Claims	\$ 1,592.02
4.	Sears P.O. Box 183082 Columbus, OH 43218-3082	Unsecured Claims	\$ 4,910.77
5.	Sears Premium Card P.O. Box 183081 Columbus, OH 43218	Unsecured Claims	\$ 1,690.33

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In re:	n re: Angelica Vazquez Case No		
6.	The Children's Place P.O. Box 689182 Des Moines, IA 50368-9182	Unsecured Claims	\$ 609.84
7.	U.S. Bank P.O. Box 790179 St. Louis, MO 63179	Secured Claims	\$ 14,221.87
8.	XCEED Financial 888 N. Nash Street El Segundo, CA 90245	Unsecured Claims	\$ 6,726.90

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in re:	Angelica Vazquez	C	Case No

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## **DECLARATION**

I, **Angelica Vazquez**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/ Angelica Vazquez

**Angelica Vazquez** 

Dated: 7/8/2009

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B6A (Official Form 6A) (12/07)

In re:	Angelica Vazquez	Case No.	
	Debtor	,	(If known)

## **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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**B6B (Official Form 6B) (12/07)** 

In re	Angelica Vazquez	Case No.	
	Debtor	(If known)	)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		bank account		100.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>		apartment security deposit		800.00
Household goods and furnishings, including audio, video, and computer equipment.		bed and furniture		400.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		clothes		100.00
7. Furs and jewelry.	Х			
<ol><li>Firearms and sports, photographic, and other hobby equipment.</li></ol>	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		court ordered child support per week		132.00
18. Other liquidated debts owed to debtor	Χ			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Angelica Vazquez	Case No.	
	Debtor	,	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Lincoln Aviator as of 6-5-09		8,075.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
		1 continuation sheets attached Tota	al >	\$ 9,707.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Angelica Vazquez		Case No.	
	3	Debtor	,	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Lincoln Aviator as of 6-5-09	735 ILCS 5/12-1001(b)	0.00	8,075.00
apartment security deposit	735 ILCS 5/12-1001(b)	800.00	800.00
bank account	735 ILCS 5/12-1001(b)	100.00	100.00
bed and furniture	735 ILCS 5/12-1001(b)	400.00	400.00
cash	735 ILCS 5/12-1001(b)	100.00	100.00
clothes	735 ILCS 5/12-1001(a),(e)	0.00	100.00

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B6D (Official Form 6D) (12/07)

In re	Angelica Vazquez		,	Case No.	
		Debtor	·		(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0511-412-709  U.S. Bank P.O. Box 790179 St. Louis, MO 63179		Security Agreement 2003 Lincoln Aviator as of 6-5-09 VALUE \$8,075.00			X	14,221.87	7,096.00	

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 14,221.87	\$ 7,096.00
\$ 14,221.87	\$ 7,096.00

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B6E (Official Form 6E) (12/07)

adjustment.

In re

Angelica Vazquez Case No. (If known) Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

_	
<b>⊿</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or sonsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Angelica Vazquez		Case No.	
	7 III GOII OU TULIQUOL	Debtor		(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

0.00	\$ 0.00	\$	0.00
0.00			
	\$ 0.00	\$	0.00
	0.00	0.00	0.00

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B6F (Official Form 6F) (12/07)

In re	Angelica Vazquez		Case No.
		Dahtar	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						472.70
		for HSBC BANK NEVADA, N.A. for dealer, BON-TON, regarding Carson Pirie Scott account				
						472.70
l	L	goods and services				
	J					1,592.02
		goods and services				
						4,910.77
		goods and services				
						1,690.33
		goods and services				
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOI OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  for HSBC BANK NEVADA, N.A. for dealer, BON-TON, regarding Carson Pirie Scott account  goods and services  goods and services  goods and services	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE   for HSBC BANK NEVADA, N.A. for dealer, BON-TON, regarding Carson Pirie Scott account  goods and services  goods and services  goods and services	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  for HSBC BANK NEVADA, N.A. for dealer, BON-TON, regarding Carson Pirie Scott account  goods and services  goods and services  goods and services	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  for HSBC BANK NEVADA, N.A. for dealer, BON-TON, regarding Carson Pirie Scott account  goods and services  goods and services  goods and services

<sup>1</sup> Continuation sheets attached

Subtotal > \$ 9,138.52

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Angelica Vazquez		Case No.		
	· ··· <b>J</b> ······	Debtor	-,	(If known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6011644311424351</b>							609.84
The Children's Place P.O. Box 689182 Des Moines, IA 50368-9182		goods and services					
ACCOUNT NO. 4000477441		J					6,726.90
XCEED Financial 888 N. Nash Street El Segundo, CA 90245			co-signed for auto loan with Jaime Velazquez of 1705 N. Harding, Chicago, IL 60647				

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 7,336.74

Total > Schedule F.)

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n re:	Angelica Vazguez	Case No	
	Debtor		(If Irm array)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)		Doddinone	1 490 22 01 11				
In re: Angelica Vazquez		Debtor	, Case No	(If known)			
	SC	HEDULE H	- CODEBTORS				
✓ Check this box if debtor has no codebtors.							
NAME AND ADDRES	SS OF CODEE	BTOR	NAME AND ADDRESS O	F CREDITOR			

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In re	Angelica Vazquez		Case No.		
	D	ebtor	,		(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE							
Status: married								
	RELATIONSHIP(S):			AGE(	,			
	son				8			
	daughter	1			3			
Employment:	DEBTOR		SPOUSE					
Occupation unem	ployed							
Name of Employer								
How long employed								
Address of Employer								
INCOME: (Estimate of average or page case filed)	projected monthly income at time		DEBTOR		SPOUSE			
Monthly gross wages, salary, and	d commissions	\$	0.00	\$				
(Prorate if not paid monthly.)  2. Estimate monthly overtime		\$	0.00	. –				
3. SUBTOTAL		\$	0.00	\$				
4. LESS PAYROLL DEDUCTIONS	5	Ψ	0.00	Ψ _				
a. Payroll taxes and social sec	curity	\$	0.00	\$_				
b. Insurance		\$	0.00	\$				
c. Union dues		\$	0.00	\$_				
d. Other (Specify)		\$	0.00	\$_				
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	0.00	\$_				
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	0.00	\$_				
7. Regular income from operation o	f business or profession or farm							
(Attach detailed statement)		\$	0.00	\$_				
8. Income from real property		\$	0.00	\$_				
9. Interest and dividends		\$	0.00	\$_				
10. Alimony, maintenance or suppo debtor's use or that of depend	rt payments payable to the debtor for the ents listed above.	\$	528.00	\$_				
11. Social security or other governm	nent assistance	•	674.00	•				
(Specify) SSI for son		\$	674.00	\$_				
12. Pension or retirement income		\$	0.00	\$_				
13. Other monthly income	non continut for	<b>c</b>	700.00	æ				
(Specify) unemployment app	rox applied for	\$	700.00	\$				
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$	1,902.00	\$_				
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	1,902.00	\$_				
16. COMBINED AVERAGE MONT	\$ 1,902.00							
totals from line 15)  17. Describe any increase or decre	ase in income reasonably anticipated to occur within	Statistical S	Summary of Čertain L	_iabilitie	and, if applicable, on es and Related Data)			

**NONE** 

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**B6J (Official Form 6J) (12/07)** 

In re Angelica Vazguez		Case No.	
	Debtor	(If known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

iny payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expelifer from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate household "Spouse."	parate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other misc	\$	50.00
B. Home maintenance (repairs and upkeep)	\$	0.00
I. Food	\$	200.00
5. Clothing	\$	100.00
S. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	0.00
B. Transportation (not including car payments)	\$	0.00
P. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
0. Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	150.00
e. Other	\$	0.00
2. Taxes (not deducted from wages or included in home mortgage payments)		
Specify)	\$	0.00
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	567.00
b. Other	\$	0.00
4. Alimony, maintenance, and support paid to others	\$	0.00
5. Payments for support of additional dependents not living at your home	\$	0.00
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,767.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	e filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,902.00
b. Average monthly expenses from Line 18 above	\$	1,767.00
c. Monthly net income (a. minus b.)	\$	135.00

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Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Angelica Vazquez	Case No.	O.		
		Debtor	, Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

,	u are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. a case under chapter 7, 11 or 13, you must report all information requested below.
	Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

#### State the following:

information here.

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$ 1,767.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

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### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Angelica Vazquez		Case No.		
	Debtor		Chapter	7	

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Angelica Vazquez	Case No.
	Debtor	Chapter <b>7</b>

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		ASSETS		LIABILITIES	OTHER
A - Real Property	YES	1	\$	0.00				
B - Personal Property	YES	2	\$	9,707.00				
C - Property Claimed as Exempt	YES	1						
D - Creditors Holding Secured Claims	YES	1			\$ 14,221.87			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2			\$ 0.00			
F - Creditors Holding Unsecured Nonpriority Claims	YES	2			\$ 16,475.26			
G - Executory Contracts and Unexpired Leases	YES	1						
H - Codebtors	YES	1						
I - Current Income of Individual Debtor(s)	YES	1				\$ 1,902.00		
J - Current Expenditures of Individual Debtor(s)	YES	1				\$ 1,767.00		
тот	AL	13	\$	9,707.00	\$ 30,697.13			

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Angelica Vazquez	Case No.	
	Debtor		(If known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	declare under penalty of perjury that I have read the foregoing sun, and that they are true and correct to the best of my knowledge, in	•	_ · _	15
Date:	7/8/2009	Signature:	s/ Angelica Vazquez	
		<del>-</del>	Angelica Vazquez	
				Debtor
		[If joint case	, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Eastern Division		
In re:	Angelica Vazquez		Case No.	
		Debtor		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None 🗹

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 2. Income other than from employment or operation of business

None ☑

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

2

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bass & Associates 3936 E. Fort Lowell Rd,Ste 200 Tucson, AZ 85712-1083	4-25-09	50.00	472.70
Home Depot P.O. Box 689100 Des Moines, IA 50368-9100	6-15-09	50.00	1,592.02
Sears P.O. Box 183082 Columbus, OH 43218-3082	5-5-09	240.00	4,910.77
Sears Premium Card P.O. Box 183081 Columbus, OH 43218	5-5-09	129.56	1,690.33
The Children's Place P.O. Box 689182 Des Moines, IA 50368-9182	5-9-09	30.00	609.84
U.S. Bank P.O. Box 790179 St. Louis, MO 63179	7-1-09	570.00	15,171.68

None ☑

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR	STILL
	TRANSFERS	VALUE OF TRANSFERS	OWING

None **☑**  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING Document

3

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  $\mathbf{Q}$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

DESCRIPTION

AND VALUE OF

**PROPERTY** 

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DATE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE** 

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

**DESCRIPTION** DATE OF REPOSSESSION, FORECLOSURE SALE, AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

**XCEED Financial** 888 N. Nash Street El Segundo, CA 90245 12/28/2008 2007 Chevy Impala, 4k mi

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

4

#### 7. Gifts

None **☑**  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

#### 8. Losses

None **☑**  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS

#### 9. Payments related to debt counseling or bankruptcy

None **☑** 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE OF PAYMENT,	AMOUNT OF MONEY OR
OF PAYEE	NAME OF PAYOR IF	DESCRIPTION AND VALUE
	OTHER THAN DEBTOR	OF PROPERTY

#### 10. Other transfers

None **☑**  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		DESCRIBE PROPERTY
NAME AND ADDRESS OF TRANSFEREE,		TRANSFERRED
RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER	DATE(S) OF	AMOUNT OF MONEY OR DESCRIPTION
DEVICE	TRANSFER(S)	AND VALUE OF PROPERTY OR DEBTOR
		INTEREST IN PROPERTY

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#### 11. Closed financial accounts

None  $\mathbf{\Delta}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR **AMOUNT AND** NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER. DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

#### 12. Safe deposit boxes

None ✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES **DESCRIPTION** DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

#### 13. Setoffs

None  $\mathbf{\Delta}$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF **SETOFF** 

#### 14. Property held for another person

None Ø

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

**DESCRIPTION AND VALUE** 

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** DATES OF OCCUPANCY NAME USED

1733 N. Central Park Angelica Vazquez 1/03 to 5/08

Chicago, IL 60647

Angelica Vazguez 6/08 to 1/09 1625 N. Drake

Chicago, IL 60647

#### 16. Spouses and Former Spouses

None  $\mathbf{\Delta}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

6

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑** 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

7

## 18. Nature, location and name of business

None 
☑

None

 $\square$ 

Date 7/8/2009

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL NATURE OF NAME **BEGINNING AND ENDING** BUSINESS DATES TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. NAME **ADDRESS** [if completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature

of Debtor

s/ Angelica Vazquez

Angelica Vazquez

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B 8 (Official Form 8) (12/08)

### **UNITED STATES BANKRUPTCY COURT Northern District of Illinois Fastern Division**

	Lasterii Division		
In re	Angelica Vazquez	Case No.	
	Debtor		Chapter 7
	CHAPTER 7 INDIVIDUAL DEBTOR'S ST	ATEMENT OF IN	TENTION

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1			
Creditor's Name: U.S. Bank		Describe Property Securing Debt: 2003 Lincoln Aviator as of 6-5-09	
Property will be <i>(check one)</i> :  Surrendered	✓ Retained		
If retaining the property, I intend to (compare) Redeem the property Reaffirm the debt Other. Explain reaffirm at n		or example, avoid lien	using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :  Claimed as exempt		✓ Not claimed as ex	empt
PART B – Personal property subject to each unexpired lease. Attach additional  Property No. 1			Part B must be completed for
Lessor's Name: None	Describe Lease	d Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
<ul> <li>0 continuation sheets attached (i)</li> <li>declare under penalty of perjury that</li> <li>securing a debt and/or personal prop</li> </ul>	t the above indica		to any property of my estate
rate: 7/8/2009  s/ Angelica Vazquez  Angelica Vazquez  Signature of Debtor			

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Form B1, Exhibit C (9/01)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re:	Angelica Vazquez	Case No.:
		Chapter: 7
	Debtor(s)	
	Exhibit "C" to Voluntary P	etition
imminer	I. Identify and briefly describe all real or personal property or that, to the best of the debtor's knowledge, poses or is all and identifiable harm to the public health or safety (attach	leged to pose a threat of
N/A		
or otherv	2. With respect to each parcel of real property or item of p 1, describe the nature and location of the dangerous condivise, that poses or is alleged to pose a threat of imminent a salth or safety (attach additional sheets if necessary):	tion, whether environmental
N/A		

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## STATEMENT OF SOCIAL-SECURITY NUMBER OR INDIVIDUAL TAXPAYER-IDENTIFICATION NUMBER (ITIN)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re Ang	elica Vazquez,	Debtor	)	Case No.	
				Chapter	7
Address:	1733 N. Centr	al Park	)		
	Chicago, IL 6	0647	}		
			, )		
	-	curity or Individual Taxpayer-	}		
	n (ITIN) No(s).,(i		)		
Employer 1	ax-Identification	(EIN) No(s).(if any):	)		
	(	STATEMENT OF SOCIAL-SE			1/-///
	(or c	other Individual Taxpayer-Identif	ication Number	er(s) (IIII	N(S)))
	•	First, Middle): Vazquez, Angelica,			
(Check the	e appropriate l	box and, if applicable, provide the requi	red information.)		
✓	Debtor has	a Social-Security Number and it is:	<u>328</u> - <u>72</u> -	1698	
		(If more than one, state all.)			
		es not have a Social-Security Number ber (ITIN), and it is:			
	Debtor doe Number (I	(if more than one, state all.) es not have either a Social-Security Nur FIN).	mber or an Indivi	dual Taxpa	yer-Identification
2.Name of	Joint Debtor	(Last, First, Middle):			
(C	Check the app	ropriate box and, if applicable, provide	the required infor	mation.)	
	Joint Debto	r has a Social-Security Number and it	is:		
		(If more than one, state all.)			
	Joint Debto	or does not have a Social-Security Nun	nber but has an I	ndividual T	axpayer-Identification
_	<del>_</del> '	ΓΙΝ), and it is:			<del></del> ,
		(if more than one, state all.)			
	Joint Debto Number (I7	or does not have either a Social-Securin	ty Number or an	Individual 7	Faxpayer-Identification
I de	eclare under p	penalty of perjury that the foregoing is t	rue and correct.		
	)	χ s/ Angelica Vazquez		7/	8/2009
		Angelica Vazquez			
		Signature of Debtor			Date

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#### B22A (Official Form 22A) (Chapter 7) (12/08)

	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this
In re Angelica Vazquez	statement):
Debtor(s)	☐ The presumption arises
Case Number:	☑ The presumption does not arise
(If known)	☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

ier mu	er must complete a separate statement.				
	Part I. MILITARY AND NON-CONSUMER DEBTORS				
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).				
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.				
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.				
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard				
	a.  I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/				
	☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;				
	OR b.  I am performing homeland defense activity for a period of at least 90 days /or/				
	I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.				
	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION				

2	<ul> <li>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</li> <li>a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>b. □ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>c. ☑ Married, not filing jointly, without the declaration of separate households set out in line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</li> <li>d. □ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</li> <li>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must lncome divide the six-month total by six, and enter the result on the appropriate line.</li> </ul>				
3	Gross wages, salary, tips, bonuses, overtii	me, commissions.		\$0.00	\$0.00
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.				
	a. Gross Receipts     b. Ordinary and necessary business expenses		\$ 0.00 \$ 0.00		
	c. Business income		Subtract Line b from Line a	\$0.00	\$0.00
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.  a. Gross Receipts \$ 0.00  b. Ordinary and necessary operating expenses \$ 0.00  c. Rent and other real property income Subtract Line b from Line a				\$0.00
6	Interest, dividends, and royalties.			\$0.00	\$0.00
7	Pension and retirement income.			\$0.00	\$0.00
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.				\$0.00
O	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to				
	be a benefit under the Social Security Act	Debtor \$	Spouse \$ —	\$0.00	\$0.00
10	Income from all other sources. Specify sources on a separate page. Do not include a paid by your spouse if Column B is con alimony or separate maintenance. Do not Security Act or payments received as a victim a victim of international or domestic terrorism.	alimony or separate npleted, but including include any benefits n of a war crime, crii	e maintenance payments de all other payments of received under the Social		

	Total and enter on Line 10.	\$0.00	\$0.00	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).	\$528.00	\$0.00	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 528.00		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number the result.	per 12 and enter	\$6,336.00	
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoi.gov/ust/">www.usdoi.gov/ust/</a> or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: L b. Enter debtor's household size: 3		\$68,730.00	
Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
15	☑ The amount on Line 13 is less than or equal to the amount on Line 14. Check the boarise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.	ox for "The presu	mption does not	
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts	of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.	\$				
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a. \$					
	Total and enter on Line 17.	\$				
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$				
	Part V. CALCULATION OF DEDUCTIONS FROM INCOME					
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$				

## B22A (Official Form 22A) (Chapter 7) (12/08)

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.				
	Household members under 65 y	ears of age H	lousehold members 65 years of	age or older	
	a1. Allowance per member	aí			
	b1. Number of members	bi	November of an early are		
	c1. Subtotal	C2	2. Subtotal		\$
20A	Local Standards: housing and utilities Standards; non-mortgatinformation is available at www.usd	ige expenses for the	applicable county and household		\$
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.    IRS Housing and Utilities Standards; mortgage/rental expense   \$   b.   Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.			e.	
	C. Net mortgage/rental expense		Subtract Line b from Line a		\$
21	Local Standards: housing and uti and 20B does not accurately comp Utilities Standards, enter any additi for vour contention in the space belo	ute the allowance to onal amount to whic	which you are entitled under the	IRS Housing and	\$
	Local Standards: transportation; an expense allowance in this categorand regardless of whether you use purchased the number of vehicles for whether the number of vehicles for the number of vehic	ory regardless of whe public transportation. nich you pay the oper	ther you pay the expenses of oper	rating a vehicle perating expenses	
22A	are included as a contribution to you If you checked 0, enter on Line 22A Transportation. If you checked 1 or 2 Local Standards: Transportation for Statistical Area or Census Region. (the bankruptcy court.)	the "Public Transport 2 or more, enter on L the applicable numb	tation" amount from IRS Local Sta ine 22A the "Operating Costs" am er of vehicles in the applicable Me	nount from IRS etropolitan	\$
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			\$	

	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>				
	a. IRS Transportation Standards, Ownership Costs \$				
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.				
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 2, \$				
	as stated in Line 42	\$			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes. social security taxes. and Medicare taxes. Do not include real estate or sales taxes.	\$			
	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and				
26	uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.				
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— such as pagers, call waiting, caller id, special long distance, or internet service—to the extent pages any for your health and welfare or that of your dependents. Do not include any amount previously				
	deducted.	\$			
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$			
	Subpart B: Additional Living Expense Deductions				
	Note: Do not include any expenses that you have listed in Lines 19-32				

	expens	es in the categories	ity Insurance, and Health S set out in lines a-c below tha			
		e, or your dependent	S.			
34	a. b.	Health Insurance Disability Insuran	00	\$   \$		
	C.	Health Savings A		\$   \$		
	O.	Hoalth Cavingo 71	oodini	ļΨ	<u>_</u>	
	Total	and enter on Line 34				\$
				e vour actual total ave	rage monthly expenditures in	
		ace below:	ond this total amount, state	e your actual total ave	rage monthly experiances in	
	\$					
	Contir	ued contributions	to the care of household o	r family members. Fr	nter the total average actual	
35	month	y expenses that you	will continue to pay for the r	easonable and necess	ary care and support of an	œ.
33			sabled member of your hous	ehold or member of yo	our immediate family who is	Φ
		to pay for such exp				
36			<b>/ violence.</b> Enter the total ava		essary monthly expenses that	\$
					equired to be kept confidential	
	by the			<u> </u>		
					e allowance specified by IRS	
37			ng and Utilities, that you actu		energy costs. You must and you must demonstrate	\$
			nt claimed is reasonable ar		and you must demonstrate	
	Educa	tion expenses for o	dependent children less tha	an 18. Enter the total a	verage monthly expenses that	
	you ac	tually incur, not to e	xceed \$137.50 per child, for a	attendance at a private	or public elementary or	
38			dependent children less than			
			ion of your actual expenses sarv and not already accou		ain why the amount claimed	\$
	Additi	onal food and cloth	ning expense. Enter the tota	l average monthly amo	ount by which your food and	
					parel and services) in the IRS	
39			exceed 5% of those combined the clerk of the bankruptcy			
	<u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>					\$
	Contin	and aboritable as		. d	and the state of the state of the state of	
40			able organization as defined in 26		contribute in the form of cash or	\$
			•			Ψ
41	Total /	Additional Expense	Deductions under § 707(b	). Enter the total of Lin	es 34 through 40.	\$
			Subpart C: Deduc	tions for Debt Paym	ent	
	Future	payments on secu	ured claims. For each of vou	ur debts that is secured	by an interest in property that	
	you ov	vn, list the name of t	he creditor, identify the prope	erty securing the debt,	state the Average Monthly	
	Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the					
			se, divided by 60. If necessar			
42			onthly Payments on Line 42.	•		
		Name of	Property Securing the Debt	Average	Does payment	
		Creditor	2, 21.1, 200ag 110 200t	Monthly	include taxes	
	2			Payment \$	or insurance?  ☐ yes ☐ no	
	a.			Ψ	-	
					Total: Add Lines a, b and c	\$

43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount				
	Total: Add Lines a,				
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  a. Projected average monthly Chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  c. Average monthly administrative expense of Chapter 13 case  Total: Multiply Lines a and b				
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$			
Subpart D: Total Deductions from Income					
47	47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.				

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$			
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$			
	Initial presumption determination. Check the applicable box and proceed as directed.				
	☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
52	☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt	\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$			
	Secondary presumption determination. Check the applicable box and proceed as directed.				
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presum the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	ption arises" at			

Part VII. ADDITIONAL EXPENSE CLAIMS											
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.										
		Expense Description	Monthly Amount								
		Total: Add Lines a, b, a	and c \$								
Part VIII: VERIFICATION											
57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)  Date: 7/8/2009 Signature: s/ Angelica Vazquez Angelica Vazquez, (Debtor)										

B 203 (12/94)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Fastern Division

					Eastern Division				
In	re:	Angelica Vazquez				Case No.			
		-	Debtor		Chapter	7			
			DISCLOSURE	E O	F COMPENSATION OF A FOR DEBTOR	TTORNEY			
1.	and th	at co me,	ompensation paid to me within one year l	oefor	016(b), I certify that I am the attorney for the able the filing of the petition in bankruptcy, or agree behalf of the debtor(s) in contemplation of or in				
	F	or leg	gal services, I have agreed to accept			\$	1,701.00		
	Р	Prior to the filing of this statement I have received				\$	1,701.00		
	В	aland	ce Due			\$	0.00		
2.	The s	ource	e of compensation paid to me was:						
			Debtor		Other (specify)				
3.	The s	ource	e of compensation to be paid to me is:						
			Debtor		Other (specify)				
4.	☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
5	□ In retu	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  The standard of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case,							
J.		including:							
	a)		alysis of the debtor's financial situation, a etition in bankruptcy;	ınd re	endering advice to the debtor in determining whe	ether to file			
	b)	Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;							
	c)	Rep	presentation of the debtor at the meeting	of cr	reditors and confirmation hearing, and any adjou	rned hearings there	of;		
	d)	[Oth	ner provisions as needed]						
		No	ne						
6.	Ву ас	reen	nent with the debtor(s) the above disclos	ed fe	ee does not include the following services:				
		No	one						
					CERTIFICATION				
r		•	nat the foregoing is a complete statemen on of the debtor(s) in this bankruptcy pro		ny agreement or arrangement for payment to miding.	e for			
[	Dated:	<u>7/8</u>	/2009						
					\s\James A. Kamide				
					James A. Kamide, Bar No. 6191	1608			

Law Office of James A. Kamide

Attorney for Debtor(s)